

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		10608433
	Filing Date		2003-06-30
	First Named Inventor	Kight, Peter	
	Art Unit	3692	
	Examiner Name	Loftus, Ann E	
	Attorney Docket Number	23952-0060	

U.S.PATENTS							Remove
Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	
/AL/	1	4277837		1981-07-07	Stuckert		
/AL/	2	4319336		1982-03-09	Anderson et al.		
/AL/	3	4460960		1984-07-17	Anderson et al.		
/AL/	4	5231571		1993-07-27	D'Agostino		
/AL/	5	5336870		1994-08-09	Hughes et al.		
/AL/	6	5341429		1994-08-23	Stringer et al.		
/AL/	7	5347632		1994-09-13	Filepp et al.		
/AL/	8	5420405		1995-05-30	Chasek		

/Ann Loftus/

11/15/2007

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		10608433
	Filing Date		2003-06-30
	First Named Inventor	Kight, Peter	
	Art Unit		3692
	Examiner Name	Loftus, Ann E	
	Attorney Docket Number		23952-0060

/AL/	9	5594910		1997-01-14	Filepp et al.	
/AL/	10	5649118		1997-07-15	Carlisle et al.	
/AL/	11	5655089		1997-08-05	Bucci	
/AL/	12	5694551		1997-12-02	Doyle et al.	
/AL/	13	5696902		1997-12-09	Leclercq et al.	
/AL/	14	5710889		1998-01-20	Clark et al.	
/AL/	15	5724424		1998-03-03	Gifford	
/AL/	16	5727249		1998-03-10	Pollin	
/AL/	17	5750972		1998-05-12	Botvin	
/AL/	18	5815665		1998-09-29	Teper et al.	
/AL/	19	5892900		1999-04-06	Ginter et al.	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10608433
Filing Date		2003-06-30
First Named Inventor	Kight, Peter	
Art Unit		3692
Examiner Name	Loftus, Ann E	
Attorney Docket Number		23952-0060

/AL/	20	5920847		1999-07-06	Kolling et al.	
/AL/	21	5920848		1999-07-06	Schutzer et al.	
/AL/	22	6023684		2000-02-08	Pearson	
/AL/	23	6029141		2000-02-22	Bezos et al.	
/AL/	24	6029147		2000-02-22	Horadan et al.	
/AL/	25	6031625		2000-02-29	Sherman et al.	
/AL/	26	6032133		2000-02-29	Hilt et al.	
/AL/	27	6047268		2000-04-04	Bartoli et al.	
/AL/	28	6049786		2000-04-11	Smorodinsky	
/AL/	29	6055510		2000-04-25	Henrick et al.	
/AL/	30	6058380		2000-05-02	Anderson et al.	

/Ann Loftus/

11/15/2007

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		10608433
	Filing Date		2003-06-30
	First Named Inventor	Kight, Peter	
	Art Unit		3692
	Examiner Name	Loftus, Ann E	
	Attorney Docket Number		23952-0060

/AL/	31	6173272		2001-01-09	Thomas et al.	
/AL/	32	6205437		2001-03-20	Gifford	
/AL/	33	6292788		2001-09-18	Roberts et al.	
/AL/	34	6304857		2001-10-16	Heindel et al.	
/AL/	35	6334116		2001-12-25	Ganesan et al.	
/AL/	36	6343275		2002-01-29	Wong	
/AL/	37	6374229		2002-04-16	Lowery et al.	
/AL/	38	6393415		2002-05-21	Getchius et al.	
/AL/	39	6408284		2002-06-18	Hilt et al.	
/AL/	40	6438527		2002-08-20	Powar	
/AL/	41	6542912		2003-04-01	Meltzer et al.	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10608433
Filing Date	2003-06-30
First Named Inventor	Kight, Peter
Art Unit	3692
Examiner Name	Loftus, Ann E
Attorney Docket Number	23952-0060

/AL/	42	6622128		2003-09-16	Bedell et al.	
/AL/	43	6625616		2003-09-23	Dragon et al.	
	44					

If you wish to add additional U.S. Patent citation information please click the Add button.

Add

U.S.PATENT APPLICATION PUBLICATIONS

Remove

Examiner Initial*	Cite No	Publication Number	Kind Code ¹	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
/AL/	1	20010032181		2001-10-18	Jakstadt, et al.	
/AL/	2	20010037295		2001-11-01	Olsen	
/AL/	3	20020002536		2002-01-03	Braco	
/AL/	4	20020019808		2002-02-14	Sharma	
/AL/	5	20020029248		2002-03-07	Cook, et al.	
/AL/	6	20020065772		2002-05-30	Saliba, et al.	

If you wish to add additional U.S. Published Application citation information please click the Add button.

Add

/Ann Loftus/

11/15/2007

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10608433
Filing Date		2003-06-30
First Named Inventor	Kight, Peter	
Art Unit	3692	
Examiner Name	Loftus, Ann E	
Attorney Docket Number	23952-0060	

FOREIGN PATENT DOCUMENTS

[Remove](#)

Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ²	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T ⁵
/AL/	1	9741537	WO		1997-11-06	Williams, et al.		<input type="checkbox"/>

If you wish to add additional Foreign Patent Document citation information please click the Add button

[Add](#)

NON-PATENT LITERATURE DOCUMENTS

[Remove](#)

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T ⁵
/AL/	1	"Open Financial Exchange Bill Presentment." Open Financial Exchange Specification -- 1.0.2. Collaborative work of CheckFree Corp., Microsoft Corp., and Intuit, Inc. May 30, 1997, pages 1-302.	<input type="checkbox"/>
/AL/	2	"CheckFree Delivers E-Bill." Internet Week, September 30, 1996, p.1.	<input type="checkbox"/>
/AL/	3	"Utilities Adopt Web Bill Payment Plans." Computer World, August 25, 1997.	<input type="checkbox"/>
/AL/	4	"Utilities, Phone Companies Pilot Electronic Billing." Item Processing Report, November 7, 1996, p.1.	<input type="checkbox"/>
/AL/	5	BRUENE, J. "Anatomy of an MSFDC Electronic Bill." June 12, 1997. http://www.netbanker.com/1997/06/anatomy_msfdc_electronic.html	<input type="checkbox"/>
/AL/	6	CROSSMAN, C. "Paying Bills Can Be an Electronic Task." Miami Herald, March 12, 1990.	<input type="checkbox"/>
/AL/	7	LEVINE, S. "Billing with an Attitude." America's Network, page 78. (Dialog File 6, 05424287)	<input type="checkbox"/>

/Ann Loftus/ 11/15/2007

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		10608433
Filing Date		2003-06-30
First Named Inventor	Kight, Peter	
Art Unit	3692	
Examiner Name	Loftus, Ann E	
Attorney Docket Number	23952-0060	

/AL/	8	LEWIS, P. "Personal Computers: Managing Your Money." New York Times, August 29, 1989.	<input type="checkbox"/>
/AL/	9	MAGID, L. "Pay Your Bills the PC Way." St. Louis Post Dispatch, July 31, 1989.	<input type="checkbox"/>
/AL/	10	SHIPLEY, C. "I Threw Away My Checkbook." PC Computing, November 1990, p. 112, Volume 3, No. 11.	<input type="checkbox"/>
/AL/	11	STEINBERG, J. "CheckFree." MacUser, August 1990, p. 68, vol. 6, no. 8.	<input type="checkbox"/>
/AL/	12	Disclosure under 37 C.F.R. 1.56.	<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button

EXAMINER SIGNATURE

Examiner Signature	/Ann Loftus/	Date Considered	11/15/2007
--------------------	--------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. ² Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		10608433
	Filing Date		2003-06-03
	First Named Inventor	Peter Kight	
	Art Unit	3692	
	Examiner Name	Loftus, Ann E	
	Attorney Docket Number	23952-0060	

U.S.PATENTS							Remove
Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	
	1						
If you wish to add additional U.S. Patent citation information please click the Add button.							Add
U.S.PATENT APPLICATION PUBLICATIONS							Remove
Examiner Initial*	Cite No	Publication Number	Kind Code ¹	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	
/AL/	1	20020069163		2002-06-06	Gilbert		
/AL/	2	20020069168		2002-06-06	Lee, et al.		
/AL/	3	20020143583		2002-10-03	Reader, et al.		
/AL/	4	20030195844		2003-10-16	Hogan		
/AL/	5	20040083167		2004-04-29	Kight, et al.		
If you wish to add additional U.S. Published Application citation information please click the Add button.							Add
FOREIGN PATENT DOCUMENTS							Remove

/Ann Loftus/

11/15/2007

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10608433
Filing Date	2003-06-03
First Named Inventor	Peter Kight
Art Unit	3692
Examiner Name	Loftus, Ann E
Attorney Docket Number	23952-0060

Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ² j	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T ⁵
	1							<input type="checkbox"/>

If you wish to add additional Foreign Patent Document citation information please click the Add button

NON-PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T ⁵
	1		<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button

EXAMINER SIGNATURE

Examiner Signature	/Ann Loftus/	Date Considered	11/15/2007
--------------------	--------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. ² Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.